

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: 232 deferred comp

Customer Service: 800-283-4536

Type of Product: Variable Annuity

Does this product have . . .

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| 1. | a guaranteed minimum earnings rate for this contract? | Yes | 4% |
| 2. | an annual contract fee? | Yes | flat amount \$9.50+ per fund \$2.50 |
| 3. | internal fund transfer fees? | No | |
| 4. | an annual penalty-free withdrawal amount? | No | |
| 5. | quarterly statements sent to the participant's home address? | Yes | |
| 6. | the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement? | Yes | |
| 7. | online access to accounts for the participant? | Yes | www.metlife.com each participant must register to view accounts |
| 8. | distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers? | Yes | |
| 9. | a surrender charge? | No | |
| 10. | surrender charge exceptions? | No | |
| 11. | a guaranteed principal return at death? | Yes | greater of account value or deposit |
| 12. | disclosure of total fees? | No | All fees were disclosed in the original contracts. |
| 13. | ability to send distribution payments to participant's home address or bank account? | Yes | |
| 14. | correct tax reporting on taxable withdrawals? | Yes | |

